



Order Filed on April 9, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

45958

Morton & Craig LLC

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Attorney for Ally Capital

In Re:

JOHN K. CRAIN, JR.

Case No.: 17-34991

Adv. No.:

Hearing Date: 3-20-18

Judge: MBK

**AMENDED ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: April 9, 2018**

A handwritten signature of Honorable Michael B. Kaplan.

Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**John K. Crain, Jr.**

**17-34991(MBK)**

**Amended Order Providing for Monthly Payments for Stay Relief under Certain  
Circumstances**

**Page 2**

This matter having been brought on before this Court on motion for stay relief and co-debtor stay relief filed by John R. Morton, Jr., Esq., attorney for Ally Capital, with the appearance of Robert Braverman, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and his attorney and the non-filing co-debtor, Melissa S. Crain under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Ally Capital is the holder of a first purchase money security interest encumbering a 2016 Hyundai Santa Fe bearing vehicle identification number KM8SMDHF9GU163662 (hereinafter the "vehicle").
2. At the hearing the debtor's loan with Ally was \$609.38 in arrears post-petition, being \$31.66 for the 2-15-18 payment and the full 3-15-18 payment of \$577.72. The debtor shall pay Ally \$608.38 by 4-14-18 and thereafter shall make all retail installment contract payments to Ally Capital when due, being the 15<sup>th</sup> day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Ally Capital shall receive stay relief as to the debtor and non-filing co-debtor, Melissa S. Crain to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney and the non-filing co-debtor.
3. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Ally Capital shall receive stay relief and co-debtor stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtor and his attorney and the non-filing co-debtor.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 John K. Crain, Jr.  
 Debtor

Case No. 17-34991-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Apr 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2018.

db +John K. Crain, Jr., 81 Oswego Trail, Medford, NJ 08055-1110

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 13, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,  
 mortoncraigecf@gmail.com  
 John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmail@mortoncraig.com,  
 mortoncraigecf@gmail.com  
 Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com  
 Robert Braverman on behalf of Debtor John K. Crain, Jr. robert@bravermanlaw.com  
 U.S. Trustee USTPRRegion03.NE. ECF@usdoj.gov

TOTAL: 7